

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: LARKINS, WILLIAM V	§	Case No. 09-74630
LARKINS, GERALDINE M	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 22, 2009. The undersigned trustee was appointed on December 07, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 39,762.64

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>1,752.50</u>
Bank service fees	<u>75.06</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>37,935.08</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/19/2010 and the deadline for filing governmental claims was 04/20/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$4,726.26. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$4,726.26, for a total compensation of \$4,726.26. ²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$79.48, for total expenses of \$79.48.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/18/2011 By: /s/JOSEPH D. OLSEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-74630 Trustee: (330400) JOSEPH D. OLSEN
Case Name: LARKINS, WILLIAM V Filed (f) or Converted (c): 10/22/09 (f)
LARKINS, GERALDINE M §341(a) Meeting Date: 11/18/09
Period Ending: 08/18/11 Claims Bar Date: 02/19/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Dextra Federal Credit Union/ savings	25.00	0.00	DA	0.00	FA
2 Members Alliance Credit Union/ savings	2,000.00	0.00	DA	0.00	FA
3 Members Alliance Credit Union/ checking	100.00	0.00	DA	0.00	FA
4 Misc. household goods and furnishings	2,000.00	0.00	DA	0.00	FA
5 Clothing and personal items	1,000.00	0.00	DA	0.00	FA
6 Wedding Rings	300.00	0.00	DA	0.00	FA
7 Interest Postal Pension	Unknown	0.00	DA	0.00	FA
8 Interest in Pennsylvania T.A. Retirement System	Unknown	0.00	DA	0.00	FA
9 2004 Honda Civic	5,000.00	0.00	DA	0.00	FA
10 2003 Pontiac Aztec	4,500.00	0.00	DA	0.00	FA
11 1/3 interest in father's estate	Unknown	50,000.00		39,762.12	FA
Int INTEREST (u)	Unknown	N/A		0.52	Unknown
12 Assets Totals (Excluding unknown values)	\$14,925.00	\$50,000.00		\$39,762.64	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): December 31, 2011

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74630

Case Name: LARKINS, WILLIAM V
LARKINS, GERALDINE M

Taxpayer ID #: **-***6264

Period Ending: 08/18/11

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****54-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74630

Case Name: LARKINS, WILLIAM V

LARKINS, GERALDINE M

Taxpayer ID #: **-***6264

Period Ending: 08/18/11

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: The Bank of New York Mellon

Account: 9200-*****54-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74630

Case Name: LARKINS, WILLIAM V
LARKINS, GERALDINE M

Taxpayer ID #: **-***6264

Period Ending: 08/18/11

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: The Bank of New York Mellon

Account: 9200-*****54-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/19/11		From Account #9200*****5467	Transfer fund to pay special counsel	9999-000	1,752.50		1,752.50
07/19/11	101	Toni Lee Cavanagh	Per court order of 7/18 to pay special counsel	3210-600		1,752.50	0.00
08/05/11		From Account #9200*****5467	Prep. of F. Rpt.	9999-000	37,935.08		37,935.08

ACCOUNT TOTALS	39,687.58	1,752.50	\$37,935.08
Less: Bank Transfers	39,687.58	0.00	
Subtotal	0.00	1,752.50	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$1,752.50	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-74630

Case Name: LARKINS, WILLIAM V
LARKINS, GERALDINE M

Taxpayer ID #: **-***6264

Period Ending: 08/18/11

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: The Bank of New York Mellon

Account: 9200-*****54-67 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
06/16/11	{11}	Estate of Walter Dzedzy	interest in estate	1129-000	39,762.12		39,762.12
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.15		39,762.27
07/19/11		To Account #9200*****5466	Transfer fund to pay special counsel	9999-000		1,752.50	38,009.77
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.33		38,010.10
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		75.06	37,935.04
08/05/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.04		37,935.08
08/05/11		To Account #9200*****5466	Prep. of F. Rpt.	9999-000		37,935.08	0.00

ACCOUNT TOTALS	39,762.64	39,762.64	\$0.00
Less: Bank Transfers	0.00	39,687.58	
Subtotal	39,762.64	75.06	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$39,762.64	\$75.06	

Net Receipts :	39,762.64
Net Estate :	\$39,762.64

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****54-65	0.00	0.00	0.00
MMA # 9200-*****54-65	0.00	0.00	0.00
Checking # 9200-*****54-66	0.00	1,752.50	37,935.08
MMA # 9200-*****54-67	39,762.64	75.06	0.00
	\$39,762.64	\$1,827.56	\$37,935.08

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 19, 2010

Case Number: 09-74630

Page: 1

Date: August 18, 2011

Debtor Name: LARKINS, WILLIAM V

Time: 10:47:06 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228	Admin Ch. 7		\$4,726.26	\$0.00	4,726.26
200	JOSEPH D. OLSEN 1318 EAST STATE STREET ROCKFORD, IL 61104-2228	Admin Ch. 7		\$79.48	\$0.00	79.48
200	Yalden, Olsen & Willette 1318 East State Street Rockford, IL 61104	Admin Ch. 7		\$1,081.00	\$0.00	1,081.00
1 610	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$1,993.95	\$0.00	1,993.95
2 610	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$4,097.34	\$0.00	4,097.34
3 610	RBS CITIZENS, N.A. c/o Weltman, Weinberg & Reis 525 Vine Street #800 Cincinnati, OH 45202	Unsecured		\$1,007.14	\$0.00	1,007.14
4 610	RBS CITIZENS, N.A. c/o Weltman, Weinberg & Reis Co., L.P.A. 480 Jefferson Blvd. RJE 135 Warwick, RI 02886	Unsecured		\$5,324.40	\$0.00	5,324.40
5 610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$5,813.51	\$0.00	5,813.51
6 610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$1,345.10	\$0.00	1,345.10
7 610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$214.11	\$0.00	214.11
8 610	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$220.89	\$0.00	220.89
9 610	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$1,202.34	\$0.00	1,202.34
10 610	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$2,281.37	\$0.00	2,281.37

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 19, 2010

Case Number: 09-74630

Page: 2

Date: August 18, 2011

Debtor Name: LARKINS, WILLIAM V

Time: 10:47:06 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
11 610	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$405.61	\$0.00	405.61
12 610	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$197.23	\$0.00	197.23
13 610	PYOD LLC its successors and assigns as assignee of Citibank,c/o Resurgent Capital Services,PO Box 19008 Greenville, SC 29602	Unsecured		\$655.19	\$0.00	655.19
14 610	Chase Bank USA,N.A. c/o Creditors Bankruptcy Service P O Box 740933 Dallas, TX 75374	Unsecured		\$1,376.15	\$0.00	1,376.15
15 610	GE Money Bank dba JCPENNEY CREDIT SERVICES Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami, FL 33131	Unsecured		\$875.25	\$0.00	875.25
16 610	CAPITAL ONE BANK USA, N.A. BY AMERICAN INFOSOURCE LP AS AGENT PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$1,541.00	\$0.00	1,541.00
17 610	CAPITAL ONE BANK USA, N.A. BY AMERICAN INFOSOURCE LP AS AGENT PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$624.39	\$0.00	624.39
18 610	CAPITAL ONE BANK USA, N.A. BY AMERICAN INFOSOURCE LP AS AGENT PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$6,572.42	\$0.00	6,572.42
19 610	AMERICAN INFOSOURCE LP AS AGENT FOR WORLD FINANCIAL NETWORK NATIONAL BANK PO Box 248872 Oklahoma City, OK 73124-8872	Unsecured		\$576.71	\$0.00	576.71
20 610	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$1,784.53	\$0.00	1,784.53

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 19, 2010

Case Number: 09-74630

Page: 3

Date: August 18, 2011

Debtor Name: LARKINS, WILLIAM V

Time: 10:47:06 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
21 610	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$4,344.97	\$0.00	4,344.97
22 610	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$2,919.18	\$0.00	2,919.18
<< Totals >>				51,259.52	0.00	51,259.52

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-74630
Case Name: LARKINS, WILLIAM V
Trustee Name: JOSEPH D. OLSEN

Balance on hand: \$ 37,935.08

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 37,935.08

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	4,726.26	0.00	4,726.26
Trustee, Expenses - JOSEPH D. OLSEN	79.48	0.00	79.48
Attorney for Trustee, Fees - Yalden, Olsen & Willette	1,081.00	0.00	1,081.00

Total to be paid for chapter 7 administration expenses: \$ 5,886.74

Remaining balance: \$ 32,048.34

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 32,048.34

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 45,372.78 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 70.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	1,993.95	0.00	1,408.40
2	TARGET NATIONAL BANK	4,097.34	0.00	2,894.09
3	RBS CITIZENS, N.A.	1,007.14	0.00	711.38
4	RBS CITIZENS, N.A.	5,324.40	0.00	3,760.81
5	Chase Bank USA, N.A.	5,813.51	0.00	4,106.28
6	Chase Bank USA, N.A.	1,345.10	0.00	950.09
7	Chase Bank USA, N.A.	214.11	0.00	151.23
8	Chase Bank USA, N.A.	220.89	0.00	156.02
9	PYOD LLC its successors and assigns as assignee of	1,202.34	0.00	849.25
10	PYOD LLC its successors and assigns as assignee of	2,281.37	0.00	1,611.41
11	PYOD LLC its successors and assigns as assignee of	405.61	0.00	286.50
12	PYOD LLC its successors and assigns as assignee of	197.23	0.00	139.31
13	PYOD LLC its successors and assigns as assignee of	655.19	0.00	462.78
14	Chase Bank USA, N.A.	1,376.15	0.00	972.02
15	GE Money Bank dba JCPENNEY CREDIT SERVICES	875.25	0.00	618.22
16	CAPITAL ONE BANK USA, N.A.	1,541.00	0.00	1,088.46
17	CAPITAL ONE BANK USA, N.A.	624.39	0.00	441.03
18	CAPITAL ONE BANK USA, N.A.	6,572.42	0.00	4,642.32
19	AMERICAN INFOSOURCE LP AS AGENT FOR	576.71	0.00	407.35
20	FIA CARD SERVICES, NA/BANK OF AMERICA	1,784.53	0.00	1,260.47

21	Case 09-74630 Doc 36 Filed 12/05/11 Entered 12/05/11 07:24:06 Desc Main Document Page 13 of 13	FIA CARD SERVICES, NA/BANK OF AMERICA	4,344.97	0.00	3,069.00
22		FIA CARD SERVICES, NA/BANK OF AMERICA	2,919.18	0.00	2,061.92

Total to be paid for timely general unsecured claims: \$ 32,048.34
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00